
FEDERAL RESERVE statistical release

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES



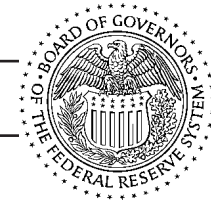
For release at 4:15 p.m. Eastern Time
March 26, 2021

Notice to Users of the H.8 Release

Data on this H.8 release have been benchmarked through the December 2020 Call Report. Data on the previous release were benchmarked through the September 2020 Call Report. The data also incorporate new seasonal adjustment factors and revisions to underlying data. Regarding the latter, in this benchmark, the line item net due to related foreign offices was revised notably.

In addition, as a result of system enhancements, this release incorporates minor revisions to historical data due to rounding differences. Also, the calculation of the first monthly level of 1947 of four line items—bank credit, loans and leases in bank credit, real estate loans, and consumer loans—was corrected, which resulted in an increase in each of these levels by 0 to 3 percent and changes in corresponding growth rates.

FEDERAL RESERVE statistical release



H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

Table 1. Selected Assets and Liabilities of Commercial Banks in the United States¹

For release at 4:15 p.m. Eastern Time
March 26, 2021

Percent change at break adjusted, seasonally adjusted, annual rate

Account	2016	2017	2018	2019	2020	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3	2020 Q4	2020 Nov	2020 Dec	2021 Jan	2021 Feb
Assets															
1 Bank credit	6.8	3.0	3.5	6.0	8.3	6.5	5.5	7.0	21.1	2.2	2.2	5.1	2.7	5.4	6.1
2 Securities in bank credit ²	7.8	1.8	0.8	10.3	20.2	11.2	8.8	7.8	17.6	29.4	21.0	27.8	16.2	21.1	15.4
3 Treasury and agency securities ³	10.0	2.7	3.6	14.3	22.3	16.1	11.0	8.1	19.1	32.9	22.9	30.7	17.5	26.3	16.6
6 Other securities	2.2	-0.5	-7.1	-2.0	12.7	-5.1	1.1	6.5	11.9	16.4	13.8	16.4	11.1	0.5	10.6
9 Loans and leases in bank credit ⁸	6.4	3.4	4.5	4.4	3.7	4.7	4.2	6.7	22.4	-8.0	-5.6	-4.7	-3.3	-1.7	1.8
10 Commercial and industrial loans	5.9	1.1	6.6	3.7	12.0	3.4	0.8	11.1	87.6	-21.5	-22.0	-21.1	-14.5	-16.1	9.4
11 Real estate loans	6.5	3.7	3.6	3.4	1.2	3.0	5.2	3.5	2.3	0.3	-1.3	-3.3	-2.2	4.4	-5.8
12 Residential real estate loans	3.2	1.4	2.2	2.1	-1.6	1.9	3.3	1.2	-0.8	-1.9	-5.1	-9.4	-6.6	4.4	-7.9
13 Revolving home equity loans	-6.8	-6.8	-8.2	-8.7	-11.5	-8.7	-8.7	-8.5	-9.9	-14.7	-15.1	-15.2	-15.0	-13.5	-21.8
14 Closed-end residential loans ⁹	5.9	3.4	4.4	4.2	0.0	3.7	5.4	2.8	0.7	0.1	-3.6	-8.5	-5.4	7.0	-6.0
15 Commercial real estate loans	10.3	6.1	5.0	4.7	4.0	4.2	7.1	5.7	5.3	2.4	2.3	2.4	2.0	4.3	-3.8
20 Consumer loans	7.0	4.2	4.1	5.2	-4.1	6.3	4.1	4.1	-17.9	-3.2	0.5	1.1	1.6	-0.8	2.8
21 Credit cards and other revolving plans	6.4	5.1	4.2	3.5	-10.9	4.8	2.0	3.5	-34.5	-10.2	-3.1	-1.6	-3.2	-7.8	-0.3
22 Other consumer loans	7.7	3.1	3.9	7.3	3.5	7.9	6.5	4.9	0.8	4.1	4.1	3.8	6.2	6.1	5.6
25 All other loans and leases	6.1	5.7	4.9	8.3	6.8	10.9	6.7	12.2	22.1	-12.2	5.2	14.3	7.5	3.7	10.7
28 LESS: Allowance for loan and lease losses	2.9	0.4	-0.7	1.1	59.8	-2.3	1.5	9.3	119.3	81.6	-0.4	0.0	-2.7	-16.5	8.9
29 Cash assets ¹⁸	-14.2	7.4	-19.2	-12.9	78.2	-7.7	13.2	38.9	263.8	-31.5	24.9	19.8	36.3	-4.0	53.3
30 Total federal funds sold and reverse RPs ¹⁹	2.7	9.3	36.5	25.3	7.7	8.6	-16.5	-1.0	-27.6	81.7	-14.7	9.0	-4.0	-41.6	-143.6
31 Loans to commercial banks ²⁰	18.4	-2.2	11.4	-47.6	23.4	-131.1	-15.0	-31.2	-22.5	0.0	167.2	-71.3	-63.2	-13.3	-188.8
32 Other assets including trading assets ²¹	1.7	1.7	0.4	1.6	10.7	15.5	-1.3	27.6	35.5	-18.5	-1.0	-14.3	23.6	20.5	6.3
33 Total assets	2.7	3.6	0.9	4.1	14.9	5.9	4.6	11.4	44.7	-2.7	4.5	5.9	9.2	3.5	7.3
Liabilities															
34 Deposits	4.4	4.6	2.7	6.3	20.6	5.7	8.3	9.6	49.6	11.1	7.8	11.6	8.9	9.9	13.1
35 Large time deposits	-10.9	7.1	4.4	9.2	-16.4	2.9	12.9	-5.2	-14.9	-23.2	-26.4	-20.1	-16.6	-18.7	-9.0
36 Other deposits	7.2	4.2	2.5	5.8	26.6	6.2	7.6	12.0	59.7	15.6	11.9	15.1	11.6	12.9	15.3
37 Borrowings	3.9	3.5	-5.2	-2.0	-12.7	3.9	-4.2	13.6	-6.1	-48.2	-10.3	-11.0	-11.7	-23.2	36.2
39 Other liabilities including trading liabilities ²²	-2.1	-8.8	6.5	10.7	21.0	25.1	16.6	52.5	36.6	-11.8	4.0	23.8	40.3	38.3	-22.4
40 Total liabilities	2.6	3.6	0.7	4.1	16.7	5.4	5.7	12.3	50.2	-2.3	4.8	8.4	7.3	5.1	11.9

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 2. Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending				
									Feb 24	Mar 03	Mar 10	Mar 17	
Assets													
1 Bank credit	13,941.9	14,916.2	14,924.5	14,942.9	15,006.8	15,040.5	15,108.3	15,184.7	15,211.5	15,243.8	15,287.7	15,271.8	
2 Securities in bank credit ²	3,864.6	4,367.9	4,425.5	4,505.4	4,609.7	4,672.0	4,754.2	4,815.3	4,827.9	4,838.5	4,844.9	4,894.0	
3 Treasury and agency securities ³	3,030.1	3,474.3	3,525.4	3,589.5	3,681.3	3,735.0	3,816.8	3,869.6	3,878.2	3,888.9	3,885.3	3,922.0	
4 Mortgage-backed securities (MBS) ⁴	2,112.8	2,339.0	2,339.8	2,400.8	2,475.0	2,523.5	2,579.5	2,637.9	2,650.6	2,672.8	2,675.4	2,680.8	
5 Non-MBS ⁵	917.3	1,135.3	1,185.6	1,188.7	1,206.3	1,211.4	1,237.3	1,231.7	1,227.6	1,216.1	1,209.9	1,241.2	
6 Other securities	834.4	893.6	900.1	915.9	928.4	937.0	937.4	945.7	949.7	949.6	959.6	972.0	
7 Mortgage-backed securities (MBS) ⁶	79.7	83.4	83.6	83.8	83.5	84.3	83.6	82.9	82.9	84.0	84.6	85.3	
8 Non-MBS ⁷	754.7	810.2	816.5	832.1	844.9	852.7	853.8	862.8	866.8	865.6	875.0	886.7	
9 Loans and leases in bank credit ⁸	10,077.3	10,548.3	10,499.0	10,437.5	10,397.1	10,368.6	10,354.1	10,369.4	10,383.7	10,405.4	10,442.8	10,377.8	
10 Commercial and industrial loans	2,359.6	2,812.1	2,756.3	2,696.6	2,649.1	2,617.2	2,582.1	2,602.4	2,616.2	2,626.0	2,649.7	2,613.0	
11 Real estate loans	4,645.0	4,686.0	4,682.2	4,680.5	4,667.6	4,659.2	4,676.1	4,653.4	4,646.3	4,647.0	4,648.3	4,636.8	
12 Residential real estate loans	2,297.3	2,288.2	2,279.7	2,274.6	2,256.8	2,244.4	2,252.7	2,237.8	2,231.0	2,231.3	2,232.1	2,221.9	
13 Revolving home equity loans	317.5	299.0	295.2	291.4	287.7	284.1	280.9	275.8	274.6	273.4	272.2	270.2	
14 Closed-end residential loans ⁹	1,979.8	1,989.3	1,984.5	1,983.2	1,969.1	1,960.3	1,971.8	1,962.0	1,956.4	1,957.8	1,959.9	1,951.7	
15 Commercial real estate loans	2,347.6	2,397.7	2,402.5	2,405.9	2,410.8	2,414.8	2,423.4	2,415.7	2,415.3	2,415.8	2,416.3	2,414.9	
16 Construction and land development loans ¹⁰	354.5	370.3	371.7	373.2	374.5	376.7	378.7	377.5	377.2	377.5	378.4	378.2	
17 Secured by farmland ¹¹	102.6	101.8	101.6	101.3	101.1	100.9	100.8	100.4	100.3	100.4	100.4	100.3	
18 Secured by multifamily properties ¹²	404.5	416.3	417.7	418.4	420.0	419.7	421.8	417.6	417.2	417.0	417.0	416.2	
19 Secured by nonfarm nonresidential properties ¹³	1,486.0	1,509.4	1,511.5	1,512.9	1,515.2	1,517.5	1,522.1	1,520.2	1,520.5	1,520.9	1,520.4	1,520.1	
20 Consumer loans	1,601.8	1,516.4	1,516.6	1,518.8	1,520.5	1,522.5	1,521.5	1,525.0	1,526.0	1,531.9	1,535.1	1,534.8	
21 Credit cards and other revolving plans	850.3	755.5	753.3	752.9	752.2	750.2	745.3	745.1	745.8	748.1	750.2	748.5	
22 Other consumer loans	751.5	760.8	763.3	765.9	768.3	772.3	776.2	779.8	780.1	783.8	784.8	786.3	
23 Automobile loans ¹⁴	454.6	458.8	459.9	461.5	462.7	464.8	467.1	468.7	468.7	469.8	469.6	470.5	
24 All other consumer loans ¹⁵	296.9	302.0	303.4	304.4	305.6	307.4	309.2	311.1	311.4	314.0	315.2	315.8	
25 All other loans and leases	1,471.0	1,533.9	1,543.9	1,541.6	1,560.0	1,569.7	1,574.5	1,588.5	1,595.2	1,600.4	1,609.7	1,593.2	
26 Loans to nondepository financial institutions ¹⁶	582.9	626.2	636.1	638.8	644.7	653.9	668.3	673.1	677.1	680.5	683.3	679.2	
27 All loans not elsewhere classified ¹⁷	888.1	907.6	907.8	902.8	915.3	915.8	906.2	915.5	918.1	919.9	926.4	914.0	
28 LESS: Allowance for loan and lease losses	114.2	219.3	219.7	219.0	219.0	218.5	215.5	217.1	217.3	214.9	213.5	214.5	
29 Cash assets ¹⁸	1,739.2	2,885.8	2,959.5	3,005.4	3,056.7	3,149.1	3,138.5	3,278.0	3,311.6	3,436.7	3,525.0	3,787.7	
30 Total federal funds sold and reverse RPs ¹⁹	792.2	834.1	838.9	826.7	832.9	830.1	801.3	705.4	683.0	609.5	603.6	569.5	
31 Loans to commercial banks ²⁰	6.9	6.7	6.8	10.1	9.5	9.0	8.9	7.5	7.0	7.1	7.2	7.0	
32 Other assets including trading assets ²¹	1,561.4	1,657.9	1,666.6	1,664.4	1,644.6	1,677.0	1,705.7	1,714.7	1,735.0	1,707.4	1,732.3	1,720.9	
33 Total assets	17,927.5	20,081.3	20,176.6	20,230.5	20,331.6	20,487.2	20,547.3	20,673.1	20,730.7	20,789.6	20,942.4	21,142.3	

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Table 2. Assets and Liabilities of Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Liabilities												
34 Deposits	13,372.2	15,588.6	15,710.4	15,788.7	15,943.3	16,061.0	16,193.4	16,369.6	16,407.4	16,468.0	16,568.8	16,750.9
35 Large time deposits	1,843.8	1,664.6	1,612.7	1,578.2	1,552.3	1,530.8	1,507.0	1,495.7	1,494.6	1,487.0	1,478.0	1,485.9
36 Other deposits	11,528.4	13,923.9	14,097.7	14,210.6	14,391.0	14,530.2	14,686.4	14,873.9	14,912.8	14,981.0	15,090.9	15,265.0
37 Borrowings	1,975.1	1,785.9	1,754.6	1,748.3	1,732.3	1,715.4	1,682.2	1,733.0	1,753.2	1,768.6	1,790.6	1,777.0
38 Net due to related foreign offices	-136.4	-12.4	3.1	-35.5	-59.8	-75.2	-122.0	-148.3	-153.3	-175.7	-154.4	-154.1
39 Other liabilities including trading liabilities ²²	724.1	788.6	762.3	776.6	792.0	818.6	844.7	828.9	840.4	848.2	852.3	839.3
40 Total liabilities	15,935.0	18,150.7	18,230.4	18,278.0	18,407.8	18,519.7	18,598.4	18,783.2	18,847.8	18,909.1	19,057.4	19,213.2
41 Residual (Assets LESS Liabilities)²³	1,992.5	1,930.7	1,946.3	1,952.5	1,923.8	1,967.5	1,949.0	1,889.9	1,882.9	1,880.5	1,885.0	1,929.1
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	36.3	66.9	66.3	61.4	58.6	60.7	60.2	51.4	45.6	39.4	36.3	31.9
43 U.S. Treasury and agency securities, MBS ²⁵	25.3	48.2	44.5	42.0	39.8	39.7	40.0	35.1	31.9	28.8	25.6	22.8

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 3. Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Assets												
1 Bank credit	13,916.8	14,897.6	14,909.1	14,935.3	15,047.6	15,101.6	15,115.7	15,160.2	15,170.8	15,201.1	15,200.7	15,209.0
2 Securities in bank credit ²	3,867.8	4,357.1	4,418.7	4,511.2	4,655.3	4,693.2	4,767.2	4,820.6	4,830.1	4,845.4	4,846.5	4,882.7
3 Treasury and agency securities ³	3,035.2	3,465.1	3,516.4	3,588.9	3,717.0	3,750.8	3,829.6	3,877.6	3,884.5	3,901.3	3,893.6	3,922.7
4 Mortgage-backed securities (MBS) ⁴	2,111.8	2,329.6	2,329.7	2,392.6	2,491.3	2,529.1	2,587.2	2,639.6	2,651.2	2,677.0	2,670.0	2,679.5
5 Non-MBS ⁵	923.4	1,135.5	1,186.7	1,196.3	1,225.7	1,221.6	1,242.4	1,237.9	1,233.3	1,224.3	1,223.6	1,243.2
6 Other securities	832.6	892.0	902.3	922.3	938.3	942.4	937.6	943.1	945.6	944.1	952.9	960.0
7 Mortgage-backed securities (MBS) ⁶	79.7	83.7	83.4	83.4	82.5	83.1	82.4	82.9	82.9	83.8	84.7	85.5
8 Non-MBS ⁷	752.8	808.3	818.8	838.9	855.8	859.3	855.2	860.1	862.7	860.3	868.2	874.5
9 Loans and leases in bank credit ⁸	10,049.0	10,540.5	10,490.4	10,424.1	10,392.3	10,408.4	10,348.5	10,339.6	10,340.8	10,355.7	10,354.2	10,326.3
10 Commercial and industrial loans	2,352.3	2,806.6	2,744.2	2,679.8	2,635.6	2,606.8	2,564.0	2,593.6	2,605.9	2,609.9	2,610.1	2,607.8
11 Real estate loans	4,629.7	4,697.0	4,689.2	4,689.2	4,671.6	4,659.0	4,665.3	4,637.7	4,625.0	4,630.9	4,636.2	4,619.7
12 Residential real estate loans	2,285.9	2,299.1	2,286.4	2,282.6	2,261.6	2,245.9	2,247.5	2,226.6	2,215.6	2,221.4	2,225.4	2,208.7
13 Revolving home equity loans	316.7	299.2	295.7	291.3	286.9	283.3	279.6	274.8	273.9	272.7	271.6	270.2
14 Closed-end residential loans ⁹	1,969.3	1,999.9	1,990.7	1,991.3	1,974.7	1,962.6	1,967.9	1,951.8	1,941.6	1,948.7	1,953.7	1,938.5
15 Commercial real estate loans	2,343.7	2,397.9	2,402.8	2,406.6	2,410.0	2,413.1	2,417.8	2,411.1	2,409.5	2,409.5	2,410.8	2,411.0
16 Construction and land development loans ¹⁰	353.1	372.7	373.7	374.3	375.5	375.9	375.1	375.7	375.7	375.1	375.7	375.8
17 Secured by farmland ¹¹	102.2	102.1	102.0	101.6	100.8	100.6	100.3	99.9	99.9	100.0	100.0	99.9
18 Secured by multifamily properties ¹²	403.4	415.7	417.5	419.2	420.4	419.6	420.1	416.4	416.2	416.1	416.4	415.8
19 Secured by nonfarm nonresidential properties ¹³	1,485.0	1,507.4	1,509.7	1,511.5	1,513.3	1,517.0	1,522.3	1,519.0	1,517.6	1,518.4	1,518.7	1,519.4
20 Consumer loans	1,601.7	1,515.5	1,519.4	1,519.7	1,526.4	1,550.9	1,537.7	1,525.0	1,523.8	1,522.1	1,518.0	1,513.7
21 Credit cards and other revolving plans	850.1	754.0	752.4	750.0	755.6	776.4	758.8	744.7	743.8	739.5	735.7	730.5
22 Other consumer loans	751.6	761.5	767.0	769.6	770.8	774.5	778.8	780.3	779.9	782.6	782.4	783.1
23 Automobile loans ¹⁴	454.1	459.5	461.5	463.5	463.9	465.5	468.1	468.4	468.1	468.8	468.2	468.8
24 All other consumer loans ¹⁵	297.5	302.0	305.5	306.1	306.9	309.0	310.8	312.0	311.8	313.8	314.1	314.3
25 All other loans and leases	1,465.3	1,521.4	1,537.6	1,535.4	1,558.7	1,591.6	1,581.6	1,583.2	1,586.1	1,592.8	1,589.8	1,585.2
26 Loans to nondepository financial institutions ¹⁶	577.6	622.5	636.8	642.2	647.8	662.2	668.0	668.2	670.5	676.3	669.6	667.3
27 All loans not elsewhere classified ¹⁷	887.7	898.9	900.8	893.2	910.9	929.4	913.6	915.0	915.6	916.5	920.2	917.9
28 LESS: Allowance for loan and lease losses	113.5	220.5	221.3	219.7	219.9	218.6	213.5	215.8	215.8	215.0	215.1	214.8
29 Cash assets ¹⁸	1,784.0	2,859.3	2,892.1	2,959.5	3,085.3	3,187.8	3,177.2	3,366.2	3,390.1	3,526.5	3,602.3	3,770.5
30 Total federal funds sold and reverse RPs ¹⁹	791.6	843.4	847.1	829.1	854.0	861.2	816.4	706.8	677.0	625.9	622.6	574.7
31 Loans to commercial banks ²⁰	7.3	6.3	6.8	9.9	9.5	9.1	9.1	7.8	7.2	7.2	7.3	7.2
32 Other assets including trading assets ²¹	1,572.4	1,652.9	1,663.3	1,654.2	1,634.2	1,657.1	1,704.0	1,730.2	1,753.1	1,708.4	1,748.7	1,754.7
33 Total assets	17,958.5	20,039.0	20,097.0	20,168.3	20,410.8	20,598.1	20,609.0	20,755.4	20,782.3	20,854.2	20,966.6	21,101.3

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Table 3. Assets and Liabilities of Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars (*continued*)

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Liabilities												
34 Deposits	13,363.0	15,540.2	15,666.0	15,760.0	15,990.8	16,215.0	16,226.0	16,358.6	16,353.7	16,501.0	16,578.2	16,764.7
35 Large time deposits	1,857.0	1,664.9	1,599.3	1,557.4	1,534.6	1,514.6	1,511.6	1,505.6	1,507.6	1,496.8	1,485.6	1,486.0
36 Other deposits	11,505.9	13,875.2	14,066.6	14,202.6	14,456.1	14,700.4	14,714.3	14,852.9	14,846.1	15,004.2	15,092.6	15,278.7
37 Borrowings	1,985.7	1,798.4	1,741.2	1,735.5	1,734.6	1,701.3	1,687.2	1,738.4	1,744.7	1,750.9	1,755.5	1,740.6
38 Net due to related foreign offices	-131.5	1.9	-4.1	-29.1	-49.2	-66.3	-124.0	-144.8	-147.1	-183.4	-157.1	-181.8
39 Other liabilities including trading liabilities ²²	731.2	794.7	766.6	777.2	797.6	803.2	841.2	840.1	863.7	857.4	866.6	842.8
40 Total liabilities	15,948.3	18,135.2	18,169.8	18,243.6	18,473.7	18,653.3	18,630.4	18,792.3	18,815.0	18,925.8	19,043.2	19,166.3
41 Residual (Assets LESS Liabilities)²³	2,010.2	1,903.8	1,927.2	1,924.8	1,937.0	1,944.8	1,978.6	1,963.2	1,967.3	1,928.4	1,923.4	1,935.0
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	36.3	66.9	66.3	61.4	58.6	60.7	60.2	51.4	45.6	39.4	36.3	31.9
43 U.S. Treasury and agency securities, MBS ²⁵	25.3	48.2	44.5	42.0	39.8	39.7	40.0	35.1	31.9	28.8	25.6	22.8

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 4. Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending				
									Feb 24	Mar 03	Mar 10	Mar 17	
Assets													
1 Bank credit	12,921.8	13,813.8	13,832.5	13,886.7	13,955.4	13,996.2	14,056.3	14,151.5	14,179.3	14,204.6	14,235.0	14,228.2	
2 Securities in bank credit ²	3,600.0	4,100.3	4,150.9	4,245.3	4,343.8	4,408.4	4,484.7	4,557.1	4,574.0	4,582.4	4,586.2	4,632.3	
3 Treasury and agency securities ³	2,858.6	3,303.8	3,349.5	3,427.7	3,514.5	3,569.3	3,645.6	3,712.3	3,724.3	3,733.1	3,726.4	3,758.9	
4 Mortgage-backed securities (MBS) ⁴	2,075.0	2,296.5	2,298.3	2,360.8	2,429.7	2,476.4	2,530.9	2,587.6	2,600.4	2,622.3	2,622.8	2,627.7	
5 Non-MBS ⁵	783.6	1,007.3	1,051.2	1,066.9	1,084.8	1,092.9	1,114.7	1,124.7	1,124.0	1,110.8	1,103.5	1,131.2	
6 Other securities	741.3	796.5	801.4	817.6	829.3	839.2	839.1	844.8	849.7	849.3	859.9	873.4	
7 Mortgage-backed securities (MBS) ⁶	78.1	81.5	81.7	81.7	81.2	82.0	81.3	80.6	80.6	81.6	82.3	83.1	
8 Non-MBS ⁷	663.3	715.0	719.7	735.9	748.1	757.2	757.7	764.2	769.0	767.7	777.6	790.3	
9 Loans and leases in bank credit ⁸	9,321.8	9,713.5	9,681.6	9,641.4	9,611.6	9,587.7	9,571.6	9,594.4	9,605.3	9,622.3	9,648.8	9,595.9	
10 Commercial and industrial loans	1,971.5	2,360.8	2,318.7	2,276.8	2,240.1	2,211.6	2,180.6	2,207.8	2,218.6	2,226.9	2,241.1	2,213.3	
11 Real estate loans	4,558.3	4,599.1	4,595.3	4,594.3	4,581.1	4,573.4	4,590.7	4,569.7	4,562.8	4,562.0	4,564.6	4,553.2	
12 Residential real estate loans	2,296.0	2,286.8	2,278.3	2,273.5	2,255.8	2,243.6	2,252.0	2,237.1	2,230.3	2,230.5	2,231.3	2,221.1	
13 Revolving home equity loans	317.1	298.4	294.7	291.0	287.4	284.0	280.9	275.8	274.7	273.5	272.2	270.1	
14 Closed-end residential loans ⁹	1,978.9	1,988.4	1,983.6	1,982.4	1,968.4	1,959.6	1,971.1	1,961.3	1,955.6	1,957.1	1,959.1	1,951.0	
15 Commercial real estate loans	2,262.3	2,312.3	2,316.9	2,320.8	2,325.3	2,329.8	2,338.7	2,332.6	2,332.5	2,331.4	2,333.3	2,332.1	
16 Construction and land development loans ¹⁰	342.8	358.2	359.5	361.1	362.5	364.7	366.8	366.3	366.0	366.0	366.3	366.0	
17 Secured by farmland ¹¹	102.4	101.6	101.5	101.2	101.0	100.7	100.7	100.2	100.2	100.2	100.3	100.2	
18 Secured by multifamily properties ¹²	394.4	405.2	406.4	406.9	408.3	408.2	410.0	405.6	405.2	405.1	405.4	404.7	
19 Secured by nonfarm nonresidential properties ¹³	1,422.7	1,447.3	1,449.5	1,451.7	1,453.5	1,456.2	1,461.2	1,460.4	1,461.1	1,460.1	1,461.3	1,461.3	
20 Consumer loans	1,598.4	1,513.0	1,513.1	1,515.2	1,516.9	1,518.8	1,517.6	1,521.2	1,522.2	1,528.2	1,531.3	1,531.1	
21 Credit cards and other revolving plans	850.3	755.5	753.3	752.9	752.2	750.2	745.3	745.1	745.8	748.1	750.2	748.5	
22 Other consumer loans	748.1	757.5	759.8	762.3	764.7	768.5	772.4	776.0	776.3	780.0	781.1	782.6	
23 Automobile loans ¹⁴	454.6	458.8	459.9	461.5	462.7	464.8	467.1	468.7	468.7	469.8	469.6	470.5	
24 All other consumer loans ¹⁵	293.5	298.7	299.9	300.8	301.9	303.7	305.3	307.3	307.6	310.2	311.5	312.1	
25 All other loans and leases	1,193.6	1,240.6	1,254.6	1,255.1	1,273.5	1,283.9	1,282.6	1,295.8	1,301.6	1,305.2	1,311.8	1,298.3	
26 Loans to nondepository financial institutions ¹⁶	467.4	494.6	506.0	510.1	518.2	526.0	536.6	542.3	546.3	547.1	546.6	541.8	
27 All loans not elsewhere classified ¹⁷	726.2	746.0	748.6	744.9	755.3	757.9	746.1	753.4	755.4	758.2	765.2	756.5	
28 LESS: Allowance for loan and lease losses	112.9	217.3	217.7	217.3	217.1	216.6	213.7	215.4	215.6	213.2	211.9	212.9	
29 Cash assets ¹⁸	1,128.4	2,204.2	2,205.5	2,260.2	2,303.0	2,367.7	2,433.5	2,470.7	2,457.8	2,561.8	2,634.7	2,793.6	
30 Total federal funds sold and reverse RPs ¹⁹	339.3	477.7	481.1	470.5	480.5	488.1	485.1	392.4	364.6	309.8	289.3	257.9	
31 Loans to commercial banks ²⁰	5.3	4.9	5.4	8.5	8.3	8.1	8.3	8.4	8.3	8.3	8.4	8.2	
32 Other assets including trading assets ²¹	1,435.7	1,512.8	1,520.9	1,522.2	1,510.4	1,531.6	1,563.5	1,577.8	1,588.0	1,574.7	1,595.9	1,580.5	
33 Total assets	15,717.6	17,796.1	17,827.8	17,930.8	18,040.5	18,175.1	18,332.9	18,385.5	18,382.4	18,446.1	18,551.3	18,655.5	

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Table 4. Assets and Liabilities of Domestically Chartered Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Liabilities												
34 Deposits	12,283.6	14,448.7	14,561.9	14,643.0	14,788.8	14,908.0	15,055.1	15,193.0	15,217.8	15,277.2	15,383.7	15,534.7
35 Large time deposits	1,064.1	895.7	857.5	836.5	819.1	800.0	782.9	765.0	760.1	757.4	754.6	750.4
36 Other deposits	11,219.5	13,553.0	13,704.4	13,806.6	13,969.7	14,108.0	14,272.3	14,428.0	14,457.6	14,519.8	14,629.1	14,784.3
37 Borrowings	1,053.2	927.1	890.7	862.3	845.5	828.0	794.5	781.7	779.2	794.8	798.1	781.7
38 Net due to related foreign offices	-240.7	-146.2	-162.0	-168.3	-186.5	-180.9	-217.4	-227.1	-232.8	-245.0	-236.6	-231.6
39 Other liabilities including trading liabilities ²²	615.8	657.8	630.8	650.1	664.3	682.8	710.7	699.0	700.1	726.1	725.5	709.5
40 Total liabilities	13,711.8	15,887.4	15,921.3	15,987.1	16,112.1	16,238.0	16,343.0	16,446.7	16,464.3	16,553.1	16,670.7	16,794.4
41 Residual (Assets LESS Liabilities)²³	2,005.7	1,908.7	1,906.5	1,943.7	1,928.3	1,937.1	1,989.9	1,938.9	1,918.1	1,893.0	1,880.6	1,861.2
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	34.5	64.0	63.5	58.7	56.1	58.2	57.8	49.4	43.8	37.8	34.8	30.5
43 U.S. Treasury and agency securities, MBS ²⁵	23.4	45.3	41.7	39.3	37.3	37.2	37.6	33.2	30.2	27.2	24.1	21.4

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 5. Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Assets												
1 Bank credit	12,894.3	13,789.0	13,823.3	13,885.2	13,996.7	14,052.1	14,065.3	14,121.6	14,134.7	14,168.5	14,173.2	14,186.2
2 Securities in bank credit ²	3,597.9	4,085.3	4,149.3	4,251.7	4,387.6	4,430.4	4,502.9	4,555.5	4,568.4	4,584.3	4,589.1	4,627.3
3 Treasury and agency securities ³	2,858.2	3,290.8	3,345.0	3,428.5	3,549.3	3,586.8	3,664.8	3,713.1	3,722.1	3,740.4	3,736.1	3,765.9
4 Mortgage-backed securities (MBS) ⁴	2,073.7	2,287.2	2,288.5	2,353.3	2,447.6	2,482.4	2,538.6	2,589.1	2,600.2	2,626.0	2,618.7	2,629.4
5 Non-MBS ⁵	784.5	1,003.6	1,056.5	1,075.2	1,101.7	1,104.4	1,126.2	1,123.9	1,121.9	1,114.3	1,117.3	1,136.4
6 Other securities	739.7	794.5	804.3	823.2	838.3	843.6	838.1	842.4	846.3	843.9	853.0	861.4
7 Mortgage-backed securities (MBS) ⁶	78.2	81.7	81.4	81.4	80.2	80.8	80.2	80.7	80.6	81.6	82.5	83.3
8 Non-MBS ⁷	661.5	712.8	722.9	741.8	758.0	762.8	757.9	761.7	765.6	762.3	770.5	778.2
9 Loans and leases in bank credit ⁸	9,296.5	9,703.7	9,674.0	9,633.5	9,609.1	9,621.7	9,562.3	9,566.1	9,566.3	9,584.3	9,584.1	9,559.0
10 Commercial and industrial loans	1,969.2	2,349.8	2,305.8	2,264.4	2,229.2	2,201.7	2,164.5	2,204.3	2,214.7	2,220.7	2,220.8	2,218.7
11 Real estate loans	4,542.5	4,610.6	4,603.3	4,603.6	4,585.5	4,572.3	4,579.5	4,553.1	4,540.7	4,545.9	4,552.2	4,535.9
12 Residential real estate loans	2,284.5	2,297.6	2,284.9	2,281.4	2,260.5	2,245.0	2,246.8	2,225.8	2,214.7	2,220.5	2,224.5	2,207.9
13 Revolving home equity loans	316.1	298.6	295.1	290.8	286.5	283.1	279.5	274.7	273.9	272.7	271.6	270.2
14 Closed-end residential loans ⁹	1,968.3	1,999.0	1,989.8	1,990.6	1,974.0	1,961.9	1,967.2	1,951.1	1,940.8	1,947.9	1,953.0	1,937.7
15 Commercial real estate loans	2,258.0	2,312.9	2,318.4	2,322.2	2,325.0	2,327.3	2,332.7	2,327.3	2,326.0	2,325.4	2,327.7	2,328.0
16 Construction and land development loans ¹⁰	340.8	360.4	361.8	362.3	363.5	363.7	362.9	363.7	363.6	363.0	363.7	363.9
17 Secured by farmland ¹¹	102.0	101.9	101.8	101.5	100.7	100.4	100.2	99.8	99.8	99.9	99.9	99.8
18 Secured by multifamily properties ¹²	393.4	404.8	406.5	407.9	408.8	408.2	408.4	404.5	404.1	404.1	404.5	404.0
19 Secured by nonfarm nonresidential properties ¹³	1,421.8	1,445.8	1,448.3	1,450.5	1,452.0	1,455.1	1,461.3	1,459.4	1,458.4	1,458.4	1,459.6	1,460.4
20 Consumer loans	1,598.4	1,512.1	1,515.9	1,516.0	1,522.8	1,547.2	1,533.9	1,521.3	1,520.1	1,518.4	1,514.4	1,510.1
21 Credit cards and other revolving plans	850.1	754.0	752.4	750.0	755.6	776.4	758.8	744.7	743.8	739.5	735.7	730.5
22 Other consumer loans	748.3	758.1	763.4	765.9	767.1	770.8	775.0	776.6	776.3	778.9	778.7	779.6
23 Automobile loans ¹⁴	454.1	459.5	461.5	463.5	463.9	465.5	468.1	468.4	468.1	468.8	468.2	468.8
24 All other consumer loans ¹⁵	294.3	298.7	301.9	302.4	303.3	305.3	307.0	308.3	308.2	310.1	310.5	310.7
25 All other loans and leases	1,186.4	1,231.2	1,249.0	1,249.5	1,271.7	1,300.5	1,284.4	1,287.3	1,290.7	1,299.2	1,296.7	1,294.2
26 Loans to nondepository financial institutions ¹⁶	461.8	490.3	504.8	509.9	518.1	530.5	532.9	535.9	539.4	545.3	538.7	536.2
27 All loans not elsewhere classified ¹⁷	724.5	740.9	744.2	739.6	753.6	770.0	751.5	751.4	751.3	753.9	758.0	758.1
28 LESS: Allowance for loan and lease losses	112.3	218.4	219.3	217.9	218.1	216.9	211.7	214.1	214.2	213.4	213.6	213.2
29 Cash assets ¹⁸	1,135.4	2,167.8	2,174.1	2,219.6	2,332.5	2,451.8	2,412.4	2,495.4	2,487.2	2,621.4	2,687.1	2,869.0
30 Total federal funds sold and reverse RPs ¹⁹	324.6	493.4	507.3	473.3	484.7	514.5	481.3	376.0	349.2	312.4	293.9	256.1
31 Loans to commercial banks ²⁰	5.3	4.8	5.5	8.4	8.3	8.3	8.5	8.4	8.3	8.3	8.3	8.4
32 Other assets including trading assets ²¹	1,445.7	1,506.7	1,518.3	1,514.0	1,498.5	1,517.5	1,562.6	1,592.1	1,600.1	1,578.1	1,608.5	1,615.6
33 Total assets	15,693.1	17,743.2	17,809.3	17,882.5	18,102.6	18,327.3	18,318.5	18,379.3	18,365.3	18,475.3	18,557.5	18,722.1

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Table 5. Assets and Liabilities of Domestically Chartered Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars (*continued*)

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Liabilities												
34 Deposits	12,261.7	14,393.0	14,528.5	14,626.4	14,842.9	15,065.8	15,067.4	15,167.9	15,150.1	15,296.0	15,377.2	15,559.6
35 Large time deposits	1,068.6	891.6	849.8	826.5	808.7	795.0	781.7	767.8	763.4	762.9	759.0	756.4
36 Other deposits	11,193.1	13,501.4	13,678.7	13,799.9	14,034.2	14,270.8	14,285.6	14,400.1	14,386.6	14,533.1	14,618.2	14,803.2
37 Borrowings	1,058.7	923.4	884.2	852.9	834.9	819.8	790.6	783.8	778.5	782.0	779.6	773.2
38 Net due to related foreign offices	-248.7	-131.8	-160.0	-166.1	-174.9	-171.0	-219.2	-235.3	-235.5	-256.1	-247.4	-251.7
39 Other liabilities including trading liabilities ²²	620.2	663.7	636.5	651.6	669.6	675.0	708.4	706.8	712.1	732.2	731.7	713.1
40 Total liabilities	13,691.9	15,848.3	15,889.2	15,964.9	16,172.6	16,389.6	16,347.1	16,423.3	16,405.1	16,554.0	16,641.2	16,794.3
41 Residual (Assets LESS Liabilities)²³	2,001.2	1,894.9	1,920.1	1,917.7	1,930.0	1,937.7	1,971.3	1,956.1	1,960.2	1,921.3	1,916.3	1,927.8
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	34.5	64.0	63.5	58.7	56.1	58.2	57.8	49.4	43.8	37.8	34.8	30.5
43 U.S. Treasury and agency securities, MBS ²⁵	23.4	45.3	41.7	39.3	37.3	37.2	37.6	33.2	30.2	27.2	24.1	21.4

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 6. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Assets												
1 Bank credit	8,224.5	8,696.8	8,695.7	8,724.7	8,794.1	8,818.8	8,858.7	8,886.5	8,892.4	8,910.5	8,933.6	8,916.0
2 Securities in bank credit ²	2,663.0	3,062.4	3,097.6	3,170.4	3,247.0	3,288.9	3,346.0	3,388.5	3,397.7	3,400.6	3,399.1	3,427.1
3 Treasury and agency securities ³	2,169.9	2,562.8	2,597.5	2,662.8	2,734.0	2,776.6	2,843.7	2,887.6	2,894.6	2,899.2	2,890.4	2,908.6
4 Mortgage-backed securities (MBS) ⁴	1,544.0	1,724.5	1,716.1	1,766.2	1,822.4	1,852.7	1,894.0	1,938.1	1,948.5	1,966.6	1,967.3	1,959.7
5 Non-MBS ⁵	625.9	838.2	881.5	896.6	911.6	924.0	949.7	949.4	946.1	932.6	923.1	948.9
6 Other securities	493.1	499.6	500.1	507.6	513.0	512.3	502.3	501.0	503.2	501.4	508.7	518.5
7 Mortgage-backed securities (MBS) ⁶	60.6	61.5	60.9	60.4	59.5	59.9	58.8	57.7	57.3	58.1	58.0	57.9
8 Non-MBS ⁷	432.5	438.1	439.2	447.2	453.4	452.4	443.5	443.3	445.9	443.2	450.7	460.6
9 Loans and leases in bank credit ⁸	5,561.5	5,634.4	5,598.0	5,554.3	5,547.0	5,529.9	5,512.7	5,497.9	5,494.7	5,509.9	5,534.5	5,488.9
10 Commercial and industrial loans	1,311.9	1,426.9	1,391.8	1,353.6	1,337.0	1,325.2	1,311.0	1,310.4	1,313.6	1,319.2	1,336.1	1,314.0
11 Real estate loans	2,236.9	2,235.5	2,224.8	2,218.8	2,203.0	2,191.5	2,199.5	2,181.1	2,172.3	2,172.7	2,174.6	2,159.6
12 Residential real estate loans	1,480.4	1,472.1	1,464.2	1,459.8	1,444.8	1,434.1	1,440.8	1,425.8	1,418.0	1,419.8	1,421.6	1,407.7
13 Revolving home equity loans	210.0	195.5	192.7	189.8	186.9	184.1	181.8	178.0	177.1	176.2	175.2	173.7
14 Closed-end residential loans ⁹	1,270.4	1,276.6	1,271.5	1,270.0	1,257.9	1,250.0	1,258.9	1,247.9	1,240.9	1,243.6	1,246.4	1,234.0
15 Commercial real estate loans	756.5	763.4	760.7	759.0	758.2	757.5	758.7	755.3	754.3	753.0	753.1	751.9
16 Construction and land development loans ¹⁰	108.6	116.8	117.7	118.7	119.4	120.4	121.6	121.6	121.4	121.7	121.7	121.8
17 Secured by farmland ¹¹	7.7	7.2	7.1	6.9	6.8	6.8	6.7	6.6	6.5	6.5	6.5	6.4
18 Secured by multifamily properties ¹²	174.9	177.8	177.4	177.0	177.7	177.4	178.1	176.1	175.8	174.9	175.3	174.4
19 Secured by nonfarm nonresidential properties ¹³	465.2	461.6	458.5	456.4	454.2	452.9	452.3	450.9	450.6	449.8	449.6	449.2
20 Consumer loans	1,131.4	1,069.5	1,069.1	1,070.9	1,071.9	1,072.5	1,073.1	1,073.0	1,072.8	1,076.6	1,077.5	1,077.4
21 Credit cards and other revolving plans	608.2	538.9	537.5	537.8	537.4	535.9	533.7	532.8	533.0	534.1	536.8	536.0
22 Other consumer loans	523.2	530.5	531.6	533.1	534.5	536.5	539.4	540.2	539.7	542.4	540.7	541.4
23 Automobile loans ¹⁴	383.6	388.5	389.7	391.3	392.9	394.8	397.0	398.4	398.2	399.4	398.8	399.7
24 All other consumer loans ¹⁵	139.6	142.1	141.9	141.8	141.7	141.7	142.4	141.8	141.6	143.1	141.8	141.7
25 All other loans and leases	881.4	902.6	912.3	911.0	935.1	940.7	929.2	933.5	936.0	941.4	946.4	937.9
26 Loans to nondepository financial institutions ¹⁶	390.1	403.3	411.3	411.8	419.4	424.6	432.7	435.1	437.6	438.2	440.1	438.7
27 All loans not elsewhere classified ¹⁷	491.2	499.3	501.0	499.2	515.7	516.1	496.5	498.4	498.5	503.2	506.3	499.1
28 LESS: Allowance for loan and lease losses	70.8	140.2	141.6	144.3	143.6	143.4	135.4	137.7	137.9	136.0	135.0	135.7
29 Cash assets ¹⁸	801.1	1,613.4	1,594.1	1,633.9	1,658.4	1,701.7	1,709.5	1,754.2	1,759.5	1,853.8	1,929.4	2,026.9
30 Total federal funds sold and reverse RPs ¹⁹	276.8	422.3	426.3	394.1	406.1	410.5	405.2	324.2	300.4	249.3	226.2	201.7
31 Loans to commercial banks ²⁰	4.6	4.1	4.7	7.8	7.6	7.5	7.7	7.7	7.6	7.7	7.7	7.6
32 Other assets including trading assets ²¹	1,063.8	1,116.9	1,125.0	1,126.5	1,120.2	1,137.6	1,167.9	1,184.6	1,192.3	1,183.6	1,200.3	1,183.7
33 Total assets	10,300.0	11,713.3	11,704.2	11,742.7	11,842.7	11,932.8	12,013.6	12,019.5	12,014.3	12,069.0	12,162.2	12,200.2

(continued on next page)

Table 6. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Liabilities												
34 Deposits	8,009.9	9,512.3	9,580.6	9,616.5	9,720.6	9,797.7	9,874.0	9,948.3	9,967.0	10,001.3	10,091.8	10,173.4
35 Large time deposits	504.5	373.9	347.9	334.4	322.8	310.2	298.4	288.7	285.7	286.4	285.4	283.3
36 Other deposits	7,505.4	9,138.5	9,232.7	9,282.1	9,397.8	9,487.5	9,575.5	9,659.6	9,681.3	9,714.8	9,806.5	9,890.1
37 Borrowings	714.4	593.8	568.7	544.8	541.9	536.7	515.4	504.7	501.9	514.2	515.5	502.7
38 Net due to related foreign offices	-265.7	-157.4	-184.5	-192.7	-196.3	-187.0	-245.1	-254.8	-253.9	-269.7	-258.1	-266.6
39 Other liabilities including trading liabilities ²²	524.5	550.4	523.3	539.3	556.7	574.8	597.9	590.4	589.7	619.5	617.2	603.0
40 Total liabilities	8,983.1	10,499.2	10,488.2	10,508.0	10,622.9	10,722.1	10,742.2	10,788.6	10,804.6	10,865.3	10,966.4	11,012.5
41 Residual (Assets LESS Liabilities)²³	1,316.8	1,214.1	1,216.0	1,234.7	1,219.8	1,210.8	1,271.5	1,231.0	1,209.7	1,203.7	1,195.8	1,187.7
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	25.8	47.3	47.4	43.4	42.2	43.1	42.1	35.7	30.0	28.1	25.7	21.9
43 U.S. Treasury and agency securities, MBS ²⁵	18.5	34.9	32.0	30.4	29.3	28.7	28.7	25.2	21.9	22.0	19.3	16.9

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Assets												
1 Bank credit	8,211.4	8,687.3	8,692.6	8,727.3	8,831.9	8,857.0	8,866.9	8,872.9	8,865.7	8,881.7	8,885.5	8,879.3
2 Securities in bank credit ²	2,657.4	3,060.7	3,105.5	3,182.6	3,291.1	3,302.6	3,353.5	3,382.7	3,391.0	3,397.8	3,395.4	3,413.7
3 Treasury and agency securities ³	2,166.2	2,561.4	2,602.5	2,669.8	2,771.7	2,787.3	2,852.5	2,883.8	2,890.5	2,900.1	2,892.0	2,904.8
4 Mortgage-backed securities (MBS) ⁴	1,540.8	1,720.9	1,712.2	1,764.2	1,842.0	1,857.7	1,899.2	1,936.8	1,946.9	1,965.3	1,956.7	1,953.2
5 Non-MBS ⁵	625.4	840.5	890.3	905.6	929.7	929.6	953.2	946.9	943.6	934.9	935.3	951.7
6 Other securities	491.2	499.4	502.9	512.8	519.4	515.4	501.0	499.0	500.5	497.7	503.4	508.9
7 Mortgage-backed securities (MBS) ⁶	60.1	61.8	60.9	60.3	58.8	58.9	57.5	57.2	56.6	57.8	57.9	58.0
8 Non-MBS ⁷	431.1	437.6	442.1	452.5	460.6	456.4	443.5	441.8	443.9	439.9	445.5	450.9
9 Loans and leases in bank credit ⁸	5,554.0	5,626.6	5,587.1	5,544.7	5,540.8	5,554.4	5,513.5	5,490.2	5,474.7	5,483.8	5,490.1	5,465.6
10 Commercial and industrial loans	1,309.8	1,419.0	1,380.9	1,344.3	1,329.7	1,320.2	1,298.6	1,307.7	1,309.5	1,311.5	1,315.7	1,314.0
11 Real estate loans	2,227.7	2,245.5	2,230.7	2,226.0	2,209.3	2,192.5	2,194.7	2,171.7	2,156.0	2,159.9	2,166.6	2,147.1
12 Residential real estate loans	1,473.6	1,481.9	1,468.7	1,465.5	1,449.1	1,435.0	1,438.5	1,419.4	1,405.6	1,410.2	1,415.8	1,397.3
13 Revolving home equity loans	209.4	195.9	193.0	189.5	186.3	183.3	180.7	177.2	176.6	175.6	174.9	173.8
14 Closed-end residential loans ⁹	1,264.2	1,286.0	1,275.7	1,276.1	1,262.8	1,251.6	1,257.8	1,242.2	1,229.0	1,234.6	1,240.9	1,223.5
15 Commercial real estate loans	754.1	763.6	762.0	760.5	760.2	757.6	756.1	752.3	750.4	749.7	750.8	749.9
16 Construction and land development loans ¹⁰	107.6	117.9	119.1	119.8	120.2	119.9	119.9	120.1	120.0	120.3	120.5	120.8
17 Secured by farmland ¹¹	7.7	7.2	7.1	6.9	6.8	6.7	6.7	6.6	6.6	6.5	6.5	6.5
18 Secured by multifamily properties ¹²	174.0	177.7	177.9	177.9	178.9	178.0	177.1	175.3	174.8	174.1	174.9	173.9
19 Secured by nonfarm nonresidential properties ¹³	464.7	460.9	458.0	456.0	454.3	452.9	452.4	450.4	449.0	448.7	449.0	448.6
20 Consumer loans	1,130.8	1,069.7	1,070.6	1,071.2	1,075.5	1,091.5	1,083.1	1,072.3	1,070.3	1,069.4	1,066.2	1,062.4
21 Credit cards and other revolving plans	608.4	538.0	536.7	535.9	539.6	554.3	543.2	532.9	531.5	528.4	527.2	522.9
22 Other consumer loans	522.4	531.7	533.8	535.4	535.9	537.2	539.9	539.4	538.8	541.0	539.0	539.5
23 Automobile loans ¹⁴	383.5	389.0	391.0	392.9	393.7	395.6	398.2	398.4	398.0	398.8	398.0	398.5
24 All other consumer loans ¹⁵	138.9	142.7	142.8	142.4	142.2	141.6	141.7	141.1	140.8	142.2	140.9	141.0
25 All other loans and leases	885.8	892.5	905.0	903.1	926.4	950.1	937.1	938.4	938.9	943.1	941.7	942.1
26 Loans to nondepository financial institutions ¹⁶	391.5	397.6	408.3	410.4	417.5	429.1	434.6	436.6	438.3	439.6	437.5	437.4
27 All loans not elsewhere classified ¹⁷	494.3	494.9	496.8	492.7	508.8	521.0	502.4	501.8	500.6	503.4	504.2	504.7
28 LESS: Allowance for loan and lease losses	70.1	141.2	143.0	146.1	145.8	144.4	134.2	136.2	136.2	135.2	135.4	135.1
29 Cash assets ¹⁸	799.4	1,589.7	1,575.8	1,603.8	1,671.7	1,762.2	1,689.8	1,754.4	1,753.9	1,863.5	1,929.4	2,060.3
30 Total federal funds sold and reverse RPs ¹⁹	263.6	430.4	447.9	414.0	413.5	441.9	406.3	309.3	287.9	251.8	233.0	199.5
31 Loans to commercial banks ²⁰	4.6	4.1	4.8	7.7	7.6	7.7	7.8	7.8	7.7	7.7	7.7	7.7
32 Other assets including trading assets ²¹	1,073.5	1,109.7	1,120.5	1,117.1	1,106.0	1,124.1	1,169.1	1,198.9	1,205.4	1,190.2	1,214.2	1,218.4
33 Total assets	10,282.4	11,680.0	11,698.6	11,723.7	11,884.9	12,048.5	12,005.8	12,007.1	11,984.3	12,059.6	12,134.4	12,230.1

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Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars (*continued*)

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Liabilities												
34 Deposits	7,988.7	9,475.3	9,557.4	9,609.9	9,753.7	9,915.9	9,883.1	9,919.3	9,895.1	9,991.6	10,064.0	10,182.1
35 Large time deposits	510.5	369.1	340.4	327.0	316.5	308.4	299.8	291.9	289.1	290.9	288.0	287.1
36 Other deposits	7,478.1	9,106.2	9,217.0	9,282.9	9,437.2	9,607.5	9,583.3	9,627.4	9,605.9	9,700.8	9,775.9	9,895.1
37 Borrowings	717.8	594.3	568.9	545.1	538.9	530.6	511.6	505.6	501.3	506.5	504.1	496.0
38 Net due to related foreign offices	-268.1	-153.4	-181.4	-189.3	-193.2	-190.5	-246.6	-257.3	-255.9	-275.0	-262.4	-271.0
39 Other liabilities including trading liabilities ²²	529.4	554.3	525.2	538.8	558.6	565.7	599.7	599.0	600.6	627.1	625.2	609.3
40 Total liabilities	8,967.7	10,470.5	10,470.0	10,504.5	10,658.0	10,821.8	10,747.8	10,766.6	10,741.0	10,850.2	10,930.8	11,016.4
41 Residual (Assets LESS Liabilities)²³	1,314.7	1,209.5	1,228.6	1,219.2	1,226.9	1,226.7	1,258.0	1,240.5	1,243.4	1,209.4	1,203.6	1,213.7
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	25.8	47.3	47.4	43.4	42.2	43.1	42.1	35.7	30.0	28.1	25.7	21.9
43 U.S. Treasury and agency securities, MBS ²⁵	18.5	34.9	32.0	30.4	29.3	28.7	28.7	25.2	21.9	22.0	19.3	16.9

Footnotes appear on the last page.

Table 8. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Assets												
1 Bank credit	4,697.3	5,117.0	5,136.8	5,162.0	5,161.4	5,177.3	5,197.6	5,265.1	5,286.9	5,294.1	5,301.4	5,312.2
2 Securities in bank credit ²	937.0	1,037.9	1,053.2	1,074.9	1,096.8	1,119.5	1,138.7	1,168.6	1,176.3	1,181.8	1,187.2	1,205.2
3 Treasury and agency securities ³	688.7	741.0	752.0	764.9	780.5	792.6	802.0	824.7	829.8	833.9	836.0	850.3
4 Mortgage-backed securities (MBS) ⁴	531.0	572.0	582.3	594.6	607.3	623.7	636.9	649.4	651.8	655.7	655.5	668.0
5 Non-MBS ⁵	157.7	169.0	169.7	170.2	173.2	168.9	165.0	175.3	177.9	178.2	180.4	182.3
6 Other securities	248.3	296.9	301.3	310.0	316.3	326.9	336.8	343.9	346.5	348.0	351.2	354.9
7 Mortgage-backed securities (MBS) ⁶	17.5	20.0	20.8	21.3	21.7	22.1	22.5	23.0	23.4	23.5	24.3	25.2
8 Non-MBS ⁷	230.8	276.9	280.5	288.8	294.7	304.8	314.2	320.9	323.2	324.5	326.9	329.7
9 Loans and leases in bank credit ⁸	3,760.3	4,079.0	4,083.6	4,087.1	4,064.5	4,057.8	4,058.9	4,096.5	4,110.6	4,112.3	4,114.2	4,107.0
10 Commercial and industrial loans	659.6	933.9	926.9	923.2	903.1	886.5	869.6	897.4	905.1	907.7	905.0	899.3
11 Real estate loans	2,321.4	2,363.6	2,370.4	2,375.5	2,378.1	2,381.9	2,391.2	2,388.6	2,390.5	2,389.2	2,389.9	2,393.6
12 Residential real estate loans	815.6	814.7	814.2	813.7	811.0	809.5	811.2	811.3	812.3	810.8	809.7	813.4
13 Revolving home equity loans	107.0	102.9	102.1	101.3	100.5	99.9	99.0	97.9	97.6	97.3	97.0	96.4
14 Closed-end residential loans ⁹	708.6	711.8	712.1	712.4	710.5	709.6	712.2	713.5	714.7	713.5	712.8	717.0
15 Commercial real estate loans	1,505.8	1,548.9	1,556.2	1,561.8	1,567.1	1,572.3	1,580.0	1,577.3	1,578.2	1,578.5	1,580.2	1,580.2
16 Construction and land development loans ¹⁰	234.1	241.4	241.9	242.4	243.1	244.3	245.3	244.7	244.5	244.3	244.6	244.1
17 Secured by farmland ¹¹	94.7	94.5	94.4	94.3	94.1	93.9	93.9	93.7	93.7	93.7	93.8	93.8
18 Secured by multifamily properties ¹²	219.5	227.3	229.0	229.9	230.6	230.8	231.9	229.4	229.4	230.1	230.1	230.2
19 Secured by nonfarm nonresidential properties ¹³	957.5	985.7	990.9	995.3	999.3	1,003.3	1,008.9	1,009.5	1,010.5	1,010.3	1,011.7	1,012.1
20 Consumer loans	467.0	443.6	444.0	444.3	445.0	446.3	444.6	448.2	449.4	451.6	453.9	453.7
21 Credit cards and other revolving plans	242.1	216.6	215.8	215.1	214.8	214.3	211.6	212.4	212.8	214.0	213.4	212.5
22 Other consumer loans	224.9	226.9	228.2	229.2	230.1	232.0	233.0	235.8	236.6	237.6	240.4	241.2
23 Automobile loans ¹⁴	70.9	70.3	70.2	70.2	69.9	70.0	70.0	70.4	70.5	70.4	70.8	70.8
24 All other consumer loans ¹⁵	154.0	156.6	158.0	159.0	160.2	162.0	162.9	165.5	166.1	167.1	169.7	170.3
25 All other loans and leases	312.2	338.0	342.2	344.0	338.4	343.2	353.5	362.2	365.6	363.8	365.4	360.4
26 Loans to nondepository financial institutions ¹⁶	77.3	91.4	94.6	98.3	98.8	101.4	103.9	107.2	108.7	108.9	106.5	103.1
27 All loans not elsewhere classified ¹⁷	235.0	246.6	247.6	245.7	239.6	241.8	249.6	255.0	256.9	254.9	258.9	257.3
28 LESS: Allowance for loan and lease losses	42.1	77.1	76.1	72.9	73.4	73.2	78.3	77.7	77.7	77.3	76.9	77.2
29 Cash assets ¹⁸	327.2	590.8	611.4	626.3	644.6	666.0	724.0	716.5	698.4	708.0	705.3	766.6
30 Total federal funds sold and reverse RPs ¹⁹	62.4	55.5	54.8	76.4	74.5	77.6	79.8	68.3	64.2	60.5	63.1	56.2
31 Loans to commercial banks ²⁰	0.8	0.8	0.7	0.6	0.7	0.6	0.6	0.7	0.7	0.7	0.7	0.7
32 Other assets including trading assets ²¹	371.9	395.9	396.0	395.7	390.2	394.0	395.5	393.2	395.7	391.1	395.6	396.8
33 Total assets	5,417.6	6,082.8	6,123.6	6,188.1	6,197.8	6,242.2	6,319.2	6,366.0	6,368.1	6,377.1	6,389.2	6,455.3

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Table 8. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Liabilities												
34 Deposits	4,273.7	4,936.3	4,981.3	5,026.5	5,068.1	5,110.4	5,181.1	5,244.7	5,250.8	5,275.9	5,291.9	5,361.3
35 Large time deposits	559.6	521.8	509.6	502.1	496.3	489.8	484.4	476.3	474.4	470.9	469.3	467.1
36 Other deposits	3,714.1	4,414.5	4,471.6	4,524.4	4,571.9	4,620.5	4,696.7	4,768.4	4,776.4	4,805.0	4,822.6	4,894.2
37 Borrowings	338.8	333.3	322.0	317.5	303.7	291.3	279.1	277.1	277.2	280.6	282.6	279.0
38 Net due to related foreign offices	25.0	11.2	22.4	24.3	9.8	6.1	27.7	27.7	21.2	24.7	21.6	35.1
39 Other liabilities including trading liabilities ²²	91.2	107.4	107.4	110.8	107.7	108.1	112.9	108.6	110.4	106.7	108.3	106.5
40 Total liabilities	4,728.7	5,388.2	5,433.1	5,479.2	5,489.2	5,515.9	5,600.8	5,658.1	5,659.7	5,687.8	5,704.4	5,781.9
41 Residual (Assets LESS Liabilities)²³	688.9	694.6	690.6	708.9	708.6	726.3	718.4	707.9	708.4	689.3	684.8	673.4
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	8.6	16.6	16.1	15.3	14.0	15.1	15.7	13.7	13.8	9.7	9.1	8.6
43 U.S. Treasury and agency securities, MBS ²⁵	4.9	10.4	9.7	8.9	7.9	8.5	9.0	8.0	8.2	5.2	4.8	4.5

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 9. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Assets												
1 Bank credit	4,682.9	5,101.7	5,130.7	5,157.9	5,164.8	5,195.1	5,198.3	5,248.7	5,269.0	5,286.9	5,287.7	5,306.9
2 Securities in bank credit ²	940.5	1,024.6	1,043.9	1,069.1	1,096.5	1,127.7	1,149.5	1,172.8	1,177.4	1,186.4	1,193.6	1,213.6
3 Treasury and agency securities ³	692.0	729.4	742.4	758.8	777.7	799.5	812.3	829.3	831.7	840.2	844.0	861.0
4 Mortgage-backed securities (MBS) ⁴	532.9	566.3	576.3	589.1	605.6	624.8	639.4	652.3	653.3	660.7	662.0	676.3
5 Non-MBS ⁵	159.1	163.2	166.2	169.7	172.0	174.8	173.0	177.0	178.4	179.5	182.0	184.8
6 Other securities	248.5	295.1	301.4	310.3	318.9	328.2	337.1	343.5	345.8	346.2	349.6	352.6
7 Mortgage-backed securities (MBS) ⁶	18.1	19.9	20.5	21.1	21.4	21.9	22.7	23.5	24.0	23.8	24.6	25.3
8 Non-MBS ⁷	230.4	275.2	280.9	289.3	297.4	306.3	314.4	319.9	321.8	322.4	325.0	327.3
9 Loans and leases in bank credit ⁸	3,742.5	4,077.1	4,086.8	4,088.8	4,068.3	4,067.3	4,048.9	4,075.9	4,091.6	4,100.4	4,094.0	4,093.3
10 Commercial and industrial loans	659.4	930.8	924.9	920.1	899.5	881.4	865.9	896.5	905.2	909.3	905.1	904.7
11 Real estate loans	2,314.8	2,365.1	2,372.7	2,377.5	2,376.2	2,379.8	2,384.8	2,381.4	2,384.7	2,386.0	2,385.7	2,388.8
12 Residential real estate loans	810.9	815.7	816.3	815.8	811.5	810.1	808.2	806.4	809.1	810.3	808.8	810.6
13 Revolving home equity loans	106.8	102.7	102.1	101.3	100.3	99.8	98.8	97.5	97.3	97.0	96.7	96.4
14 Closed-end residential loans ⁹	704.1	713.0	714.2	714.5	711.2	710.3	709.4	708.9	711.8	713.3	712.1	714.2
15 Commercial real estate loans	1,503.9	1,549.4	1,556.4	1,561.7	1,564.8	1,569.7	1,576.6	1,575.0	1,575.6	1,575.7	1,576.9	1,578.2
16 Construction and land development loans ¹⁰	233.2	242.5	242.7	242.6	243.3	243.8	243.0	243.6	243.6	242.7	243.2	243.1
17 Secured by farmland ¹¹	94.3	94.8	94.8	94.6	93.9	93.7	93.4	93.2	93.3	93.3	93.4	93.3
18 Secured by multifamily properties ¹²	219.4	227.2	228.6	230.0	229.9	230.1	231.3	229.2	229.3	229.9	229.7	230.0
19 Secured by nonfarm nonresidential properties ¹³	957.1	984.9	990.4	994.5	997.6	1,002.1	1,008.8	1,009.0	1,009.4	1,009.7	1,010.6	1,011.7
20 Consumer loans	467.7	442.5	445.3	444.7	447.3	455.7	450.7	449.0	449.9	449.1	448.2	447.7
21 Credit cards and other revolving plans	241.8	216.0	215.7	214.2	216.1	222.1	215.6	211.8	212.3	211.2	208.5	207.6
22 Other consumer loans	225.9	226.5	229.6	230.5	231.2	233.6	235.1	237.2	237.5	237.9	239.8	240.1
23 Automobile loans ¹⁴	70.6	70.5	70.5	70.6	70.1	69.9	69.9	70.0	70.1	70.0	70.2	70.3
24 All other consumer loans ¹⁵	155.3	156.0	159.1	160.0	161.1	163.7	165.2	167.2	167.4	167.9	169.6	169.8
25 All other loans and leases	300.6	338.7	343.9	346.4	345.3	350.4	347.4	348.9	351.8	356.1	355.0	352.1
26 Loans to nondepository financial institutions ¹⁶	70.3	92.7	96.5	99.5	100.6	101.4	98.3	99.3	101.1	105.6	101.3	98.8
27 All loans not elsewhere classified ¹⁷	230.2	246.0	247.4	246.9	244.7	249.0	249.1	249.6	250.7	250.5	253.7	253.4
28 LESS: Allowance for loan and lease losses	42.2	77.2	76.2	71.8	72.3	72.4	77.6	77.9	78.0	78.2	78.1	78.1
29 Cash assets ¹⁸	336.1	578.1	598.3	615.8	660.8	689.6	722.7	741.0	733.3	757.9	757.7	808.6
30 Total federal funds sold and reverse RPs ¹⁹	61.0	63.0	59.4	59.3	71.2	72.6	75.0	66.6	61.3	60.6	60.9	56.7
31 Loans to commercial banks ²⁰	0.8	0.7	0.7	0.7	0.7	0.6	0.7	0.7	0.6	0.6	0.6	0.6
32 Other assets including trading assets ²¹	372.1	397.0	397.9	396.9	392.5	393.4	393.5	393.2	394.7	387.9	394.4	397.2
33 Total assets	5,410.7	6,063.2	6,110.7	6,158.8	6,217.8	6,278.8	6,312.7	6,372.2	6,381.0	6,415.7	6,423.1	6,492.0

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Table 9. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars *(continued)*

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Liabilities												
34 Deposits	4,273.0	4,917.7	4,971.2	5,016.5	5,089.2	5,150.0	5,184.2	5,248.6	5,255.0	5,304.4	5,313.2	5,377.5
35 Large time deposits	558.1	522.6	509.5	499.5	492.2	486.6	481.9	475.9	474.3	472.0	470.9	469.3
36 Other deposits	3,714.9	4,395.2	4,461.7	4,517.1	4,597.0	4,663.4	4,702.3	4,772.7	4,780.7	4,832.4	4,842.2	4,908.1
37 Borrowings	341.0	329.1	315.4	307.8	296.1	289.2	279.0	278.2	277.2	275.4	275.5	277.3
38 Net due to related foreign offices	19.4	21.6	21.4	23.2	18.4	19.4	27.4	22.0	20.4	18.9	15.1	19.3
39 Other liabilities including trading liabilities ²²	90.8	109.3	111.3	112.8	111.1	109.3	108.7	107.8	111.5	105.1	106.6	103.8
40 Total liabilities	4,724.2	5,377.8	5,419.2	5,460.3	5,514.7	5,567.8	5,599.3	5,656.6	5,664.1	5,703.8	5,710.3	5,777.8
41 Residual (Assets LESS Liabilities)²³	686.6	685.4	691.5	698.5	703.1	711.0	713.4	715.6	716.9	711.9	712.8	714.1
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	8.6	16.6	16.1	15.3	14.0	15.1	15.7	13.7	13.8	9.7	9.1	8.6
43 U.S. Treasury and agency securities, MBS ²⁵	4.9	10.4	9.7	8.9	7.9	8.5	9.0	8.0	8.2	5.2	4.8	4.5

Footnotes appear on the last page.

Table 10. Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Assets												
1 Bank credit	1,020.1	1,102.4	1,092.0	1,056.2	1,051.4	1,044.4	1,052.0	1,033.2	1,032.3	1,039.2	1,052.7	1,043.6
2 Securities in bank credit ²	264.6	267.6	274.7	260.0	265.9	263.5	269.5	258.2	253.9	256.1	258.7	261.7
3 Treasury and agency securities ³	171.5	170.5	176.0	161.8	166.8	165.7	171.2	157.3	153.8	155.8	159.0	163.0
4 Mortgage-backed securities (MBS) ⁴	37.8	42.5	41.5	39.9	45.3	47.1	48.6	50.3	50.3	50.5	52.6	53.1
5 Non-MBS ⁵	133.7	128.0	134.5	121.9	121.5	118.6	122.6	106.9	103.6	105.4	106.4	109.9
6 Other securities	93.1	97.1	98.7	98.2	99.1	97.8	98.3	100.9	100.0	100.2	99.7	98.6
7 Mortgage-backed securities (MBS) ⁶	1.7	1.9	1.9	2.1	2.3	2.3	2.3	2.3	2.3	2.4	2.3	2.2
8 Non-MBS ⁷	91.4	95.2	96.8	96.2	96.8	95.5	96.0	98.6	97.7	97.9	97.5	96.4
9 Loans and leases in bank credit ⁸	755.5	834.8	817.4	796.1	785.5	780.8	782.5	775.0	778.4	783.1	794.0	781.9
10 Commercial and industrial loans	388.1	451.3	437.6	419.8	408.9	405.6	401.4	394.7	397.6	399.1	408.6	399.7
11 Real estate loans	86.6	86.9	86.9	86.2	86.5	85.8	85.4	83.7	83.5	85.1	83.8	83.6
12 Residential real estate loans	1.3	1.4	1.4	1.1	1.0	0.8	0.7	0.6	0.7	0.7	0.8	0.9
13 Revolving home equity loans	0.4	0.5	0.5	0.4	0.3	0.1	0.0	-0.1	-0.1	-0.0	0.0	0.1
14 Closed-end residential loans ⁹	0.9	0.9	0.9	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.7
15 Commercial real estate loans	85.3	85.4	85.6	85.0	85.5	84.9	84.7	83.1	82.8	84.4	83.0	82.8
16 Construction and land development loans ¹⁰	11.7	12.1	12.2	12.1	12.0	12.0	11.9	11.2	11.2	11.5	12.1	12.3
17 Secured by farmland ¹¹	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties ¹²	10.1	11.1	11.2	11.5	11.6	11.4	11.8	12.0	12.1	11.9	11.6	11.6
19 Secured by nonfarm nonresidential properties ¹³	63.3	62.1	62.0	61.3	61.8	61.3	60.9	59.8	59.4	60.8	59.1	58.9
20 Consumer loans	3.4	3.3	3.5	3.6	3.6	3.7	3.9	3.8	3.8	3.8	3.7	3.7
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	3.4	3.3	3.5	3.6	3.6	3.7	3.9	3.8	3.8	3.8	3.7	3.7
23 Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24 All other consumer loans ¹⁵	3.4	3.3	3.5	3.6	3.6	3.7	3.9	3.8	3.8	3.8	3.7	3.7
25 All other loans and leases	277.4	293.3	289.3	286.6	286.5	285.8	291.8	292.8	293.6	295.1	297.9	294.9
26 Loans to nondepository financial institutions ¹⁶	115.4	131.6	130.1	128.7	126.5	127.8	131.7	130.8	130.9	133.4	136.7	137.4
27 All loans not elsewhere classified ¹⁷	162.0	161.7	159.2	157.9	160.0	158.0	160.1	162.0	162.7	161.7	161.2	157.5
28 LESS: Allowance for loan and lease losses	1.2	2.0	2.0	1.7	1.9	1.9	1.8	1.7	1.7	1.6	1.6	1.6
29 Cash assets ¹⁸	610.8	681.6	753.9	745.3	753.7	781.4	705.0	807.3	853.7	874.9	890.4	994.1
30 Total federal funds sold and reverse RPs ¹⁹	453.0	356.3	357.8	356.2	352.4	342.0	316.3	313.0	318.4	299.6	314.4	311.6
31 Loans to commercial banks ²⁰	1.6	1.8	1.4	1.6	1.2	0.9	0.6	-0.9	-1.3	-1.3	-1.2	-1.3
32 Other assets including trading assets ²¹	125.7	145.1	145.6	142.2	134.3	145.4	142.2	136.9	147.0	132.7	136.5	140.4
33 Total assets	2,210.0	2,285.2	2,348.8	2,299.7	2,291.2	2,312.2	2,214.4	2,287.6	2,348.4	2,343.5	2,391.1	2,486.8

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Table 10. Assets and Liabilities of Foreign-Related Institutions in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Liabilities												
34 Deposits	1,088.6	1,139.9	1,148.6	1,145.7	1,154.6	1,153.0	1,138.3	1,176.6	1,189.6	1,190.9	1,185.1	1,216.3
35 Large time deposits	779.7	768.9	755.2	741.7	733.3	730.8	724.1	730.7	734.5	729.6	723.3	735.5
36 Other deposits	308.9	370.9	393.4	404.0	421.3	422.2	414.2	445.9	455.1	461.2	461.8	480.8
37 Borrowings	921.9	858.8	863.8	885.9	886.8	887.4	887.7	951.3	974.0	973.8	992.6	995.3
38 Net due to related foreign offices	104.3	133.8	165.1	132.8	126.7	105.7	95.4	78.8	79.5	69.3	82.2	77.5
39 Other liabilities including trading liabilities ²²	108.3	130.8	131.5	126.5	127.6	135.7	134.0	129.9	140.3	122.1	126.8	129.8
40 Total liabilities	2,223.2	2,263.3	2,309.1	2,290.9	2,295.7	2,281.7	2,255.3	2,336.6	2,383.5	2,356.0	2,386.7	2,418.9
41 Residual (Assets LESS Liabilities)²³	-13.2	21.9	39.8	8.8	-4.5	30.5	-40.9	-49.0	-35.1	-12.5	4.4	67.9
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	1.9	2.9	2.8	2.7	2.5	2.5	2.4	2.0	1.8	1.6	1.5	1.4
43 U.S. Treasury and agency securities, MBS ²⁵	1.9	2.9	2.8	2.7	2.5	2.5	2.4	2.0	1.8	1.6	1.5	1.4

Footnotes appear on the last page.

Table 11. Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Assets												
1 Bank credit	1,022.4	1,108.6	1,085.8	1,050.2	1,050.9	1,049.5	1,050.4	1,038.6	1,036.2	1,032.6	1,027.5	1,022.7
2 Securities in bank credit ²	269.9	271.8	269.3	259.5	267.7	262.8	264.3	265.1	261.6	261.2	257.4	255.4
3 Treasury and agency securities ³	177.0	174.3	171.4	160.3	167.7	164.0	164.8	164.5	162.3	161.0	157.5	156.8
4 Mortgage-backed securities (MBS) ⁴	38.1	42.5	41.2	39.3	43.7	46.7	48.6	50.5	51.0	51.0	51.3	50.0
5 Non-MBS ⁵	139.0	131.9	130.2	121.1	124.0	117.2	116.2	114.0	111.4	110.0	106.2	106.8
6 Other securities	92.9	97.5	97.9	99.2	100.0	98.9	99.5	100.6	99.3	100.2	99.9	98.6
7 Mortgage-backed securities (MBS) ⁶	1.6	2.0	2.0	2.1	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.2
8 Non-MBS ⁷	91.3	95.5	95.9	97.1	97.7	96.6	97.3	98.4	97.1	98.0	97.7	96.3
9 Loans and leases in bank credit ⁸	752.5	836.8	816.4	790.7	783.2	786.7	786.2	773.5	774.5	771.4	770.0	767.3
10 Commercial and industrial loans	383.1	456.8	438.4	415.4	406.4	405.2	399.4	389.4	391.2	389.2	389.3	389.1
11 Real estate loans	87.2	86.4	85.9	85.7	86.1	86.6	85.8	84.6	84.3	85.0	84.0	83.8
12 Residential real estate loans	1.5	1.5	1.5	1.3	1.1	0.8	0.7	0.8	0.8	0.8	0.8	0.8
13 Revolving home equity loans	0.5	0.6	0.6	0.5	0.4	0.2	0.1	0.1	0.1	0.1	0.1	0.1
14 Closed-end residential loans ⁹	0.9	0.9	0.9	0.8	0.7	0.7	0.6	0.7	0.8	0.8	0.8	0.8
15 Commercial real estate loans	85.7	85.0	84.4	84.4	85.0	85.8	85.1	83.8	83.5	84.1	83.2	83.0
16 Construction and land development loans ¹⁰	12.3	12.3	11.9	11.9	12.0	12.3	12.3	12.1	12.1	12.0	12.1	11.9
17 Secured by farmland ¹¹	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties ¹²	10.0	10.8	11.0	11.3	11.6	11.5	11.7	12.0	12.0	12.0	11.8	11.9
19 Secured by nonfarm nonresidential properties ¹³	63.2	61.6	61.3	61.0	61.4	61.9	61.0	59.6	59.2	59.9	59.2	59.1
20 Consumer loans	3.3	3.4	3.5	3.7	3.6	3.7	3.8	3.7	3.6	3.7	3.6	3.5
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	3.3	3.4	3.5	3.7	3.6	3.7	3.8	3.7	3.6	3.7	3.6	3.5
23 Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24 All other consumer loans ¹⁵	3.3	3.4	3.5	3.7	3.6	3.7	3.8	3.7	3.6	3.7	3.6	3.5
25 All other loans and leases	278.9	290.2	288.6	285.9	287.1	291.2	297.2	295.9	295.4	293.6	293.1	290.9
26 Loans to nondepository financial institutions ¹⁶	115.8	132.2	132.0	132.3	129.7	131.8	135.1	132.3	131.1	131.0	130.9	131.1
27 All loans not elsewhere classified ¹⁷	163.1	158.0	156.6	153.7	157.3	159.4	162.1	163.6	164.3	162.6	162.2	159.8
28 LESS: Allowance for loan and lease losses	1.2	2.1	2.1	1.8	1.8	1.8	1.7	1.7	1.6	1.6	1.6	1.5
29 Cash assets ¹⁸	648.6	691.5	718.0	739.9	752.8	736.0	764.7	870.8	902.8	905.2	915.2	901.5
30 Total federal funds sold and reverse RPs ¹⁹	467.0	350.0	339.8	355.8	369.3	346.8	335.1	330.9	327.8	313.5	328.7	318.6
31 Loans to commercial banks ²⁰	1.9	1.5	1.3	1.5	1.2	0.8	0.6	-0.6	-1.1	-1.1	-1.0	-1.2
32 Other assets including trading assets ²¹	126.7	146.3	144.9	140.2	135.7	139.6	141.4	138.1	153.0	130.3	140.2	139.1
33 Total assets	2,265.4	2,295.8	2,287.7	2,285.8	2,308.1	2,270.8	2,290.5	2,376.1	2,417.0	2,378.9	2,409.1	2,379.2

(continued on next page)

Table 11. Assets and Liabilities of Foreign-Related Institutions in the United StatesNot seasonally adjusted, billions of dollars (*continued*)

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 24	Mar 03	Mar 10	Mar 17
Liabilities												
34 Deposits	1,101.3	1,147.1	1,137.4	1,133.6	1,147.9	1,149.2	1,158.6	1,190.6	1,203.7	1,205.0	1,201.0	1,205.1
35 Large time deposits	788.4	773.3	749.5	730.9	725.9	719.6	729.9	737.9	744.2	733.9	726.6	729.7
36 Other deposits	312.9	373.8	387.9	402.7	422.0	429.6	428.7	452.8	459.4	471.1	474.4	475.5
37 Borrowings	926.9	875.0	857.0	882.6	899.6	881.5	896.6	954.6	966.2	968.9	975.9	967.4
38 Net due to related foreign offices	117.2	133.7	155.9	136.9	125.7	104.7	95.2	90.5	88.4	72.7	90.2	69.9
39 Other liabilities including trading liabilities ²²	111.0	131.1	130.1	125.6	127.9	128.2	132.9	133.3	151.6	125.2	134.9	129.7
40 Total liabilities	2,256.4	2,286.9	2,280.5	2,278.7	2,301.1	2,263.7	2,283.3	2,369.0	2,410.0	2,371.8	2,402.0	2,372.1
41 Residual (Assets LESS Liabilities)²³	9.0	8.9	7.2	7.1	7.0	7.2	7.2	7.1	7.0	7.1	7.1	7.1
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	1.9	2.9	2.8	2.7	2.5	2.5	2.4	2.0	1.8	1.6	1.5	1.4
43 U.S. Treasury and agency securities, MBS ²⁵	1.9	2.9	2.8	2.7	2.5	2.5	2.4	2.0	1.8	1.6	1.5	1.4

Footnotes appear on the last page.

Footnotes

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations. The latter two categories together are referred to on this release as "foreign-related institutions." Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks are adjusted to remove the estimated effects of mergers and panel shifts between these two bank groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)
2. Includes all securities, whether held-to-maturity reported at amortized cost; available-for-sale reported at fair value; held as trading assets, also reported at fair value; or equity securities with readily determinable fair values not held for trading. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 32) or loans held in trading accounts (included in line 9).
3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
5. Includes U.S. Treasury securities and U.S. government agency obligations other than MBS.
6. Includes MBS not issued or guaranteed by the U.S. government.
7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
8. Includes the allowance for loan and lease losses (line 28) and all loans held in trading accounts under a fair value option. Excludes total federal funds sold and reverse RPs (line 30), loans made to commercial banks (line 31), and unearned income.
9. Includes first and junior liens on closed-end loans secured by 1–4 family residential properties.
10. Includes construction, land development, and other land loans.
11. Includes loans secured by farmland, including grazing and pastureland.
12. Includes loans secured by multifamily (5 or more) residential properties, including apartment buildings.
13. Includes loans secured by nonfarm nonresidential properties, both owner-occupied and other nonfarm nonresidential properties.
14. Includes loans for purchasing new and used passenger cars and other vehicles. Includes direct and indirect consumer automobile loans as well as retail installment sales paper purchased from auto dealers.
15. Includes student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
16. Includes loans to real estate investment trusts, insurance companies, holding companies of other depository institutions, finance companies, mortgage finance companies, factors, federally-sponsored lending agencies, investment banks, banks' own trust departments, and other nondepository financial intermediaries.
17. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
18. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
19. Includes total federal funds sold to, and reverse RPs with, commercial banks, brokers and dealers, and others, including the Federal Home Loan Banks (FHLB).
20. Excludes loans secured by real estate, which are included in line 11.
21. Includes other real estate owned; premises and fixed assets; investments in unconsolidated subsidiaries; intangible assets (including goodwill); direct and indirect investments in real estate ventures; accounts receivable; derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) with a positive fair value, as determined under FASB Interpretation No. 39 (FIN 39); and other assets. Excludes the due-from position with related foreign offices which is included in line 38. Excludes most securities held in trading accounts (included in line 2); trading account securities at some smaller domestically chartered commercial banks are included in this item.
22. Includes subordinated notes and debentures; net deferred tax liabilities; interest and other expenses accrued and unpaid; accounts payable; liabilities for short positions; derivative contracts with a negative fair value, as determined under FASB Interpretation No. 39 (FIN 39); other trading liabilities to which fair value accounting has been applied; and other liabilities.
23. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
24. Difference between fair value and amortized cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.
25. Difference between fair value and amortized cost for Treasury and agency securities, mortgage-backed securities (MBS), classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.